> For the Lord your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you.
> — *Deuteronomy 15:6*

Book: Old Testament / Deuteronomy
Topics: debt, blessing, money

Interpretation:
Deuteronomy 15:6 speaks of the importance of financial well-being and how it can be used to bless others, rather than to be selfish with one's possessions. As followers of God, it's important to understand that the blessings we receive from Him are intended not only for our personal benefit but also to bless others. This verse teaches us to be generous and to lend to others without expecting anything in return.

The importance of generosity

Generosity is a very important virtue for every follower of God to possess, as it is a way to show love and gratitude for what God has given us. Giving to others is priceless, and this involves sharing not only our possessions but also our time, attention, and emotional and spiritual support. It's important to know that by giving of ourselves, we bless not only others but also ourselves, to the extent that God rewards us.

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Attention! This is one of the possible interpretations based on the comments of famous theologians, which may differ from each other. If the interpretation is taken from other languages, then there may be a distortion of meaning when translating the language. *Matthew 7:7-8*

> Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”
> — *Hebrews 13:5*

Book: New Testament / Hebrews

Topics: debt, contentment, materialism, money, trust

Interpretation:
Hebrews 13:5 teaches us the importance of living without covetousness, that is, without being overly obsessed with money or material possessions. Instead, we are to be content with what we have in the present moment, trusting that God will not leave us or forsake us in the difficulties of life.

This passage of Scripture encourages us to trust God in every moment of our lives, even in difficult times when it is easy to think that our circumstances are unchangeable and we cannot imagine or even believe that we can move forward.

A teaching on gratitude

It is important to be grateful for what we have in our lives. By doing so, we focus on what we have rather than what we lack. This brings us greater happiness and peace. Gratitude allows us to have a more positive outlook and to appreciate the things around us more. It also helps us to have a more humble attitude and to recognize that the gifts in our lives are a product of divine love.

We often focus on what we don't have, what we're missing, what we're craving. But in doing so, we can become selfish, creating a sense of dissatisfaction that prevents us from appreciating what we truly consider to be life's gifts.

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> Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it?
> *— Luke 14:28*

Book: New Testament / Luke
Topics: debt, money, planning

Interpretation:
Spiritual growth does not happen overnight. It is a process that takes time, persistence, and planning. In *Luke 14:28*, *Jesus* talks about the importance of counting the cost before we begin. This metaphor of building a tower shows us that we must be wise, prudent, and farsighted in everything we do in life.

What does this verse mean?

In the context of this verse, *Jesus* is talking about the cost of following Him as a disciple. He is telling His followers that they must be willing to give up everything and count the cost before they decide to follow Him. Building a tower can be a metaphor for any project we are trying to accomplish in our lives.

Counting the cost before we begin involves having a clear idea of ??what we want to accomplish and what resources are needed to get there. This applies not only to material projects, but also to our spiritual lives. We must be aware of how much time, effort, and resources it will take to grow and mature as Christians.

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> Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back.
>
> *— Luke 6:30*

Book: New Testament / Luke
Topics: debt, generosity, giving

Interpretation:
In *Luke 6:30*, *Jesus* calls us to be generous to those who ask us for something, even if it is our own possessions, without expecting anything in return.

We must remember that Jesus is not only talking about material objects, but about everything we have that someone might need, whether it is our attention, emotional support, or any other form of help we can give.

Why is it important to give without expecting anything in return? The answer is simple: unlimited generosity promotes reciprocity and brotherly love. By giving from the heart, we help create a more cohesive community based on solidarity and mutual respect.

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> And forgive us our debts, as we also have forgiven our debtors.
> — *Matthew 6:12*

Book: New Testament / Matthew
Topics: debt, Forgiveness, Prayer

Interpretation:
Matthew 6:12 is a verse found in the context of the prayer known as *the Lord's Prayer*, a prayer that *Jesus* taught His disciples in response to a request from one of them to teach them how to pray. In this verse, Jesus encourages us to ask God to forgive our debts, just as we forgive those who owe us something.

The word *"debts"* here does not refer to a financial loan, but to shortcomings or sins. When we sin, we become indebted to God and need His forgiveness to restore our relationship with Him. The idea of ?? asking for forgiveness of debts is present throughout Scripture, from the Old Testament to the New.

It is important to note that in this verse, the request for forgiveness is conditioned on the forgiveness we give to others. That is, if we want to receive God's forgiveness, we must demonstrate that we are willing to forgive those who have wronged us. This is a very important lesson that many of us often forget.

The idea of ??mutual forgiveness is a central theme in Jesus' teaching. In *Matthew 18:21-22, Peter* asked Jesus how many times he should forgive his brother who had hurt him, and Jesus answered not just seven times, but seventy-seven times. That is, we should always be willing to forgive others.

Mutual forgiveness is an important theme in our personal relationships, whether in our family, at work, or with friends. We often find it difficult to forgive those who have hurt us. We feel hurt and resentful, and our natural reaction is to want to take revenge or punish. However, in doing so, we ourselves become debtors to God, because we are unwilling to forgive others.

Ask for forgiveness and forgive others is not an easy task, but it is necessary for our emotional and spiritual health. Lack of forgiveness can lead to feelings of bitterness, resentment, and stress, while forgiveness can free us from these emotional burdens and open us up to a full and meaningful life.

Asking God to forgive our debts, we acknowledge our sinful nature and show humility before Him. But we also demonstrate our willingness to forgive others, which demonstrates love and compassion.

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translating the language. *Matthew 7:7-8*

> No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.
>
> — *Matthew 6:24*

Book: New Testament / Matthew
Topics: debt, greed, materialism, money, serving

Interpretation:
In today's society, we are constantly being driven by the need to achieve wealth and success in life. The intense competition for money and material possessions often causes us to forget the fundamental truth that this Bible verse from *Matthew 6:24* offers.

The meaning of the verse

The teaching of this verse is clear: we can only serve one master, material or spiritual. Serving wealth distances us from God, and this leads us to make decisions that harm our values ??and distance us from true happiness.

The Bible teaches us that God is the source of all goodness and that serving Him is the path to happiness, peace, and harmony in our lives. While money and material possessions may bring us temporary happiness and pleasure, they cannot satisfy our spiritual or emotional needs.

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> Dishonest money dwindles away, but whoever gathers money little by little makes it grow.
>
> — *Proverbs 13:11*

Book: Old Testament / Proverbs
Topics: debt, greed, money, work

Interpretation:
The verse teaches us the importance of acting honestly when it comes to wealth. Those who seek dishonest gain may gain temporary wealth, but it will not last.

It is vital to seek honest means of acquiring wealth and to manage our resources wisely. By acting honestly and gradually, we will see our assets grow and prosper.

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> The rich rule over the poor, and the borrower is slave to the lender.
> — *Proverbs 22:7*

Book: Old Testament / Proverbs
Topics: debt, money, poverty, slavery

Interpretation:
This verse speaks of the power of money and how it can affect human relationships. The rich can exercise power over the poor, becoming their masters and establishing relationships of inequality and dependency. On the other hand, the borrower becomes the servant of the lender, meaning that the person who borrows loses their freedom and independence because they are indebted to someone else.

It is important to reflect on this verse because it helps us understand the power dynamics that can arise in our interpersonal relationships, especially when it comes to money. Not only can money affect our ability to meet our basic needs, it can also affect our emotions and self-esteem.

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> Do not withhold good from those to whom it is due, when it is in your power to act.
> — *Proverbs 3:27*

Book: Old Testament / Proverbs
Topics: debt, giving, honesty

Interpretation:
The book of Proverbs is a treasure trove of wisdom, offering practical advice to help us in our daily lives. *Proverbs 3:27* tells us not to refuse to help those in need, especially if we have the means to do so. The teaching of this verse is simple but important: as humans, we should be generous and supportive of others.

Don’t refuse to do good

The commandment in *Proverbs 3:27* calls us to take the initiative to help others and to do good at all times. We should be attentive to the needs of others and, if we have the opportunity, to help them without rejecting them.

Generosity and solidarity are not only Christian virtues, but also necessary conditions for harmonious coexistence and building a more just society.

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> The wicked borrow and do not repay, but the righteous give generously.
> — *Psalm 37:21*

Book: Old Testament / Psalms
Topics: debt, giving, money, righteousness

Interpretation:
Psalm 37 is a hymn to trust in God and the proper attitude of believers in adversity. This beautiful verse calls believers to trust in God and not be disturbed by the envious and unjust. In verse 21, the psalmist explains the difference between the wicked and the righteous.

The wicked borrow and do not repay

The first contrast the psalmist presents is between the wicked and the righteous in the economic sphere. The wicked borrow without intending to repay, which implies a lack of ethics and responsibility. This reflects the wicked's selfish and careless attitude toward others.

The theme of financial responsibility is recurring throughout the Bible. God desires His children to be prudent and generous with their material resources. The importance of financial responsibility is evident in passages such as *Luke 12:15*, which states, *"Then he said to them, 'Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.'"*

The righteous are merciful and giving

On the other hand, the righteous are considered merciful and generous. A righteous person cares for others and shares what they have without expecting anything in return. Such behavior reflects the love and kindness that should characterize believers.

In *2 Corinthians 9:7*, we are reminded, *"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."* This means that everyone should give according to their ability, not out of obligation or compulsion.

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> Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.
> *— Romans 13:7*

Book: New Testament / Romans
Topics: debt, awe, honesty, money

Interpretation:
Romans 13:7 tells us about the importance of financial responsibility and paying our debts. In the context of the Roman society in which the early Christians lived, this was a very relevant issue, given that taxes were a heavy burden on citizens. *St. Paul* reminds us that we have a moral and civil obligation to pay all our debts and tax obligations.

Pay your respects

In this passage, St. Paul encourages us to pay our debts in full and on time. We must pay our taxes to the appropriate authorities according to the law. This is not only a financial responsibility, but also an ethical and moral responsibility that helps us build a just and responsible society.

In addition, we must recognize that the authorities imposing these taxes are concerned with the common good, which is also important for the well-being of society as a whole. *1 Timothy 2:1-2* says, *“I urge, then, first of all, that petitions, prayers, intercession and thanksgiving be made for all people for kings and all those in authority, that we may live peaceful and quiet lives in all godliness and holiness.”*

Respect and honor

It is also important to note that this verse goes beyond paying taxes and tribute. St. Paul tells us that we are to show respect to those who are charged with governance and justice. Justice and peace in society are fundamental to its functioning and overall well-being.

Finally, we are also asked to give credit to those who have earned our respect and admiration. Not only to these leaders of society, but to anyone who has made a significant contribution to our lives, community or country.

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> Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.
> *— Romans 13:8*

Book: New Testament / Romans
Topics: debt, law, love

Interpretation:
Romans 13:8 reveals a key teaching about human relationships. It tells us that we owe no one anything except to love one another. It is a guide for the Christian life, aimed at cultivating a love that surpasses the love of the world.

The Apostle Paul understands love as the fulfillment of *the Law*. In other words, love is the key to living a life of obedience to God. That is why people should do everything they can to cultivate this love for their neighbors.

What does it mean to owe nothing to anyone

Not being in debt to anyone is more than just an economic issue. It goes beyond material debts; it is a spiritual obligation. When we love someone, we have nothing against that person. On the contrary, we are willing to give everything for that person, without expecting anything in return.

This message is not intended to encourage financial irresponsibility, but to teach us that there are burdens that, although not financial, are no less important in our spiritual lives.

The need for mutual love

Mutual love is a prerequisite for the fullness of spiritual life. In order to live in harmony with God and with our neighbors, we must have love. Sometimes this love can be difficult to maintain due to cultural differences, ideas, and ways of thinking, but it must be worked on in our daily lives.

It is important to note that mutual love does not mean that we will always agree with everyone. Mutual love is the desire to work together, even when there are differences.

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